

The Value of Consumer-Directed Health Plans (CDHP)

32.1M

32.1 million people were enrolled in consumer-directed health plans (CDHP), as of January 1, 2019.

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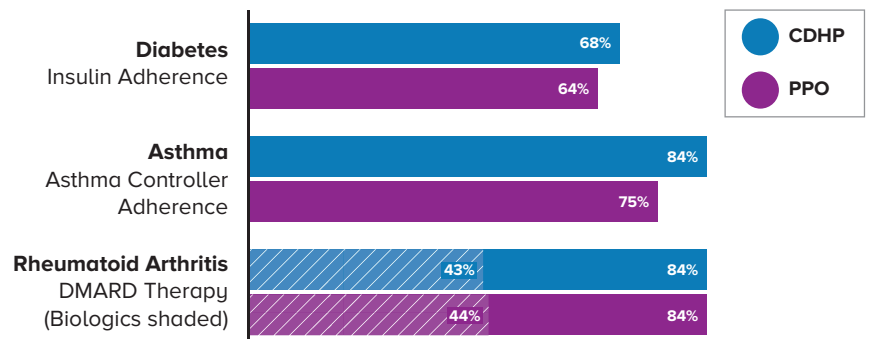
The large-group market accounts for the **four-fifths of total enrollment**. The CDHP market is stable with modest growth.

35%

Enrollment in a CDHP is not a barrier to get the necessary care for the **35% of CDHP members who have at least one chronic condition**.

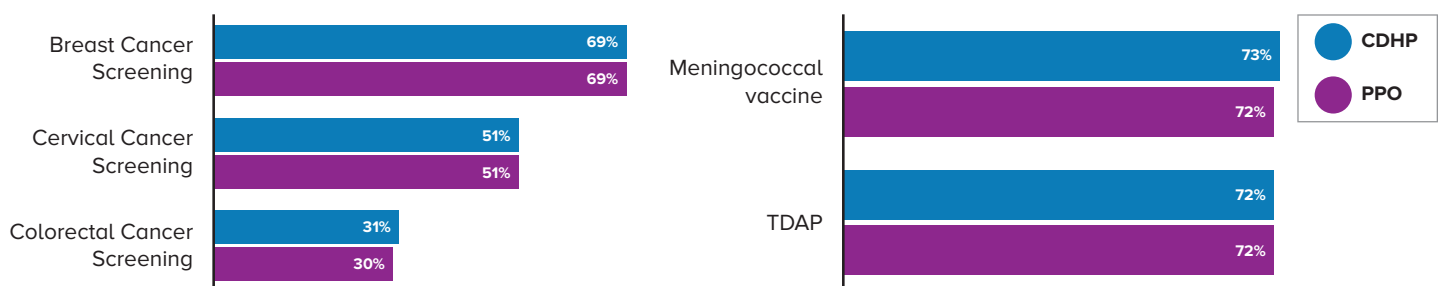
Chronic Disease Care

Enrollment in a CDHP plan did not preclude people with chronic conditions from receiving necessary care for these conditions. In such common chronic conditions as diabetes, asthma, and rheumatoid arthritis, CDHP members had medication adherence rates similar to PPO members.



Preventive Care

People with CDHP plans have similar rates of cancer screenings and immunizations, compared to PPO enrollees. Note that these services are exempt from deductibles.



Empowering Greater Choice Through CDHPs

- Ensuring consistent access to treatment for those with chronic conditions such as diabetes, asthma, and substance abuse disorder can help prevent expensive, debilitating complications.
- The Chronic Disease Management Act (H.R. 3709) would provide much-needed flexibility by allowing CDHP plans to cover services that help Americans manage their chronic conditions pre-deductible just as they do for preventive care. This approach improves the value of CDHP plans for hardworking Americans and enables patients to more easily access care they need to effectively manage their chronic conditions.
- AHIP supports efforts to reduce the cost of health care for Americans, allowing those who opt for CDHPs to have the ability to make cost-conscious decisions that meet their health care needs.